

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**PATENT**

Inventors:	Kenneth William Austin	Docket No.	60655.4017
Serial No.	10/709,697	Group Art Unit:	3694
Filing Date:	May, 24, 2004:	Examiner:	Scott S. Trotter
Title:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS	Confirmation No.:	3696

**AMENDMENT AND REPLY**

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Non-Final Office Action dated March 19, 2010, of which this Reply is filed within three months, Applicants respectfully request consideration of the remarks and amendments set forth below:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.